Fee Waiver on First Three International Transfers

What is this Promotion about?

As part of the Revolut Fee Waiver on First Three International Transfers Promotion (the "Promotion"), Revolut is offering new customers in the United States the opportunity to sign up to Revolut for the first time (each an "Eligible Customer") and receive a waiver of the International Transfer fee (the "Fee Waiver") on up to three (3) International Transfers or Non-USD Domestic Transfer (each, an "International Transfer") which must be made during the first four (4) weeks that the account is opened (the "Deadline"). Note, other fees may still apply (see below for more details).

Eligible Customers will see the Promotion displayed within Revolut app or on other external advertising materials regarding the Promotion (collectively, the "Advertising Materials"). These terms (the "Promotion Terms") set out the rules that apply to this Promotion. You must comply with these Promotion Terms and also the terms that apply to your Revolut account in order to redeem this Promotion.

Under this Promotion, an "International Transfer" is defined in the Revolut Retail Cardholder Agreement as International Transfers and Non-USD Domestic Transfers which are listed in Schedule A. Be sure to review the Cardholder Agreement complete details regarding International Transfers and any applicable limitations.

This Promotion is valid for Eligible Customers from 00:00 ET on 30 November 2023 until January 29, 2024 at 23:59 ET (the "Promotion Period"). Revolut may extend the Promotion Period at its sole discretion.

Only those Eligible Customers who open an account in good standing prior to the end of the Promotion Period qualify for the Fee Waiver(s), each of which must be utilized prior to the Deadline.

The Fee Waiver will apply only to the International Transfer and Non-USD Domestic Transfer fee, as described in Schedule A of the Cardholder Agreement. The "Pay All Transfer Fees Feature" and any other applicable fee types in the Cardholder Agreement are <u>excluded</u> from this Promotion. International Transfers may still be subject to Revolut's Standard Exchange Rates at the time the payment for the transfer occurs, and may be subject to additional fees depending on currency conversion, FX fair usage, rare currency, exchanges made "outside of foreign exchange market hours", and/or as otherwise permitted by the Revolut Cardholder Agreement. The applicable fees will be displayed in the Revolut mobile application before you agree to complete the International Transfer.

This Promotion is not available for Revolut Business accounts or Revolut <18 accounts. What do I need to do to take part in the Promotion?

To be eligible for this Promotion, you must:

- Be 18 years or older and a resident of the United States (with a valid US residential address);
- Be an Eligible Customer, meaning you have opened a new Revolut account which is in good standing prior to the end of the the Promotion Period; and,

• Take advantage of a Fee Waiver on up to three (3) International Transfers made before the Deadline.

You must complete the above steps prior to the end of the Promotion Period in order to qualify for the Fee Waiver(s). **International Transfers must be made prior to the Deadline in order to qualify for the Fee Waiver.**

What terms apply to my Revolut Account?

You may choose to sign up for any of Revolut's prepaid card plans, which are each subject to the Revolut Cardholder Terms. If you elect a paid subscription plan, make sure you remember that our paid plans are all on 12-month terms whether you choose to pay monthly or annually. You can leave these paid plans early, but fees may apply if you do. See the "Fees for downgrading your Plus, Premium or Metal subscription" section of the Plus, Premium and Metal Terms for more information.

How do I get my Fee Waiver(s)?

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in this Promotion?" before the end of the Promotion Period, you will be eligible to receive the Fee Waiver on up to three (3) International Transfers made prior to the Deadline, as set forth above.

If you are eligible for the Fee Waiver, it will be automatically applied and will be shown as a \$0 International Transfer Fee in the Revolut app prior to making the International Transfer. Note, other fees may apply, as set forth above.

If you believe that you are owed a Fee Waiver that you have not received, please reach out to us via in-app chat and we will perform an investigation promptly. If it is determined that any Fee Waiver is owed to you, we will credit any amounts due to you as soon as possible. This Promotion may only be redeemed once per Eligible Customer.

What other legal information should I know?

- 1. This Promotion is organized and offered by Revolut Technologies Inc.
- 2. We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. Please contact Support if you believe you qualify for a particular benefit in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.
- 3. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
- 4. We reserve the right to reverse any Fee Waiver you receive during the Promotion Period if the payment that earned the Fee Waiver is refunded to you, you earned the Fee Waiver fraudulently, if you breach the terms that apply to your Revolut account in order to get the Fee Waiver, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Fee Waiver transaction to have been done with your consent and the payment to have been authorized by you.

- 5. Events beyond the control of Revolut may occur that render the awarding of the Fee Waivers as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
- 6. If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for the Fee Waiver and receiving the Fee Waiver, then the Fee Waiver will be lost.
- 7. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
- 8. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our Privacy Policy.
- 9. These terms are published in English and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
- 10. Revolut USA Prepaid Visa[®] and Prepaid Mastercard[®] are issued by Metropolitan Commercial Bank pursuant to a license from Visa U.S.A. Inc. for Visa cards, and Mastercard International for Mastercard cards, and may be used everywhere Visa or Mastercard are accepted. Banking services are provided by Metropolitan Commercial Bank, Member FDIC, and are subject to the terms of a Cardholder Agreement. "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank © 2014. Revolut Technologies Inc. is a technology services provider and administrator of the card program. Travel insurance on Revolut's paid plans is provided by Chubb Group. Savings Vault services provided by Sutton Bank, Member FDIC. Securities products and services provided by the FDIC or any federal government agency, are not bank deposits, are not obligations of or guaranteed by Metropolitan Commercial Bank and are subject to investment risks, including possible loss of the principal amount invested. The terms of this Promotion shall be governed by the Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement, including the applicable law and Arbitration Provision.